

REPLACEMENT SHEET

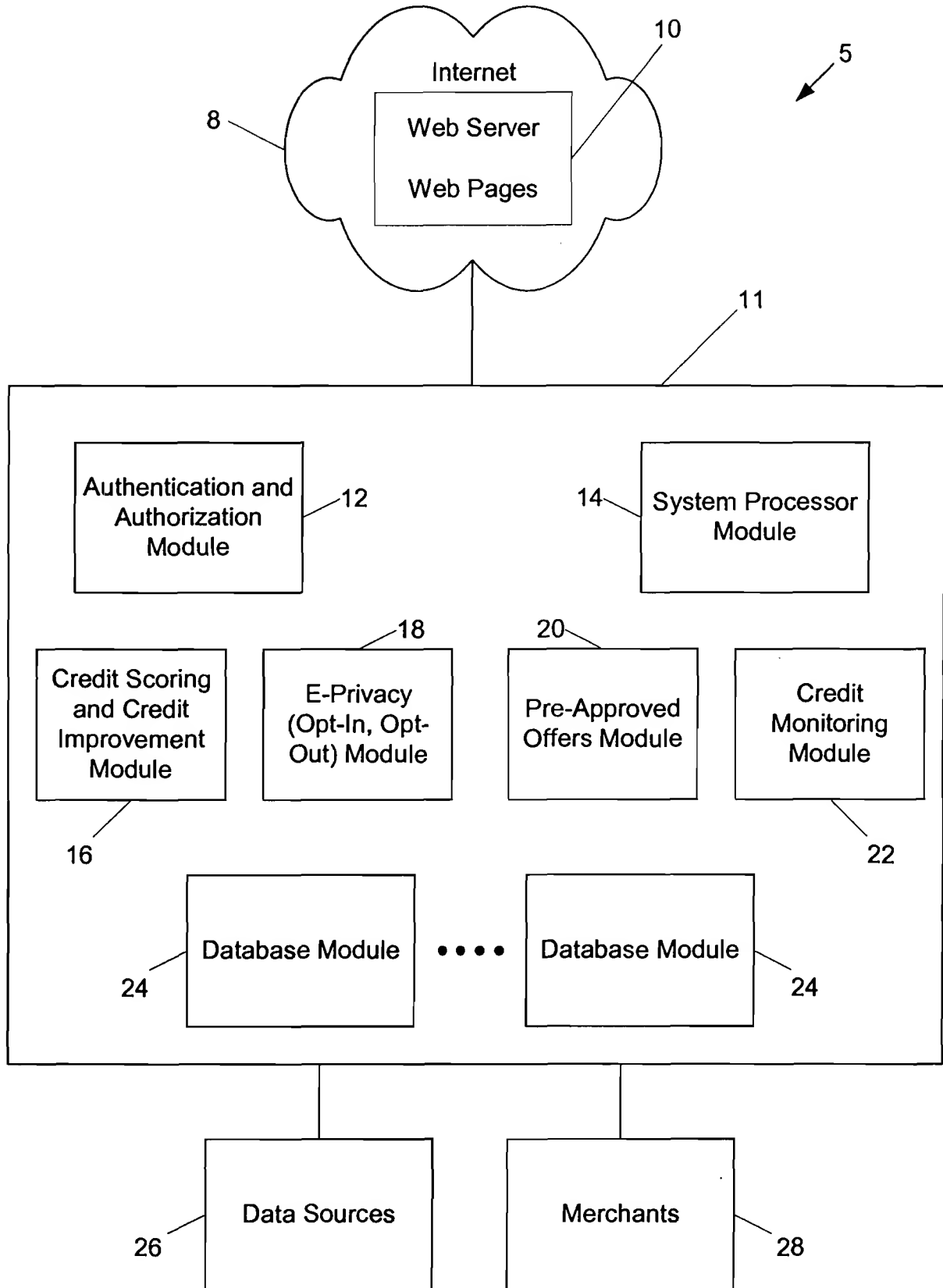


FIG. 1

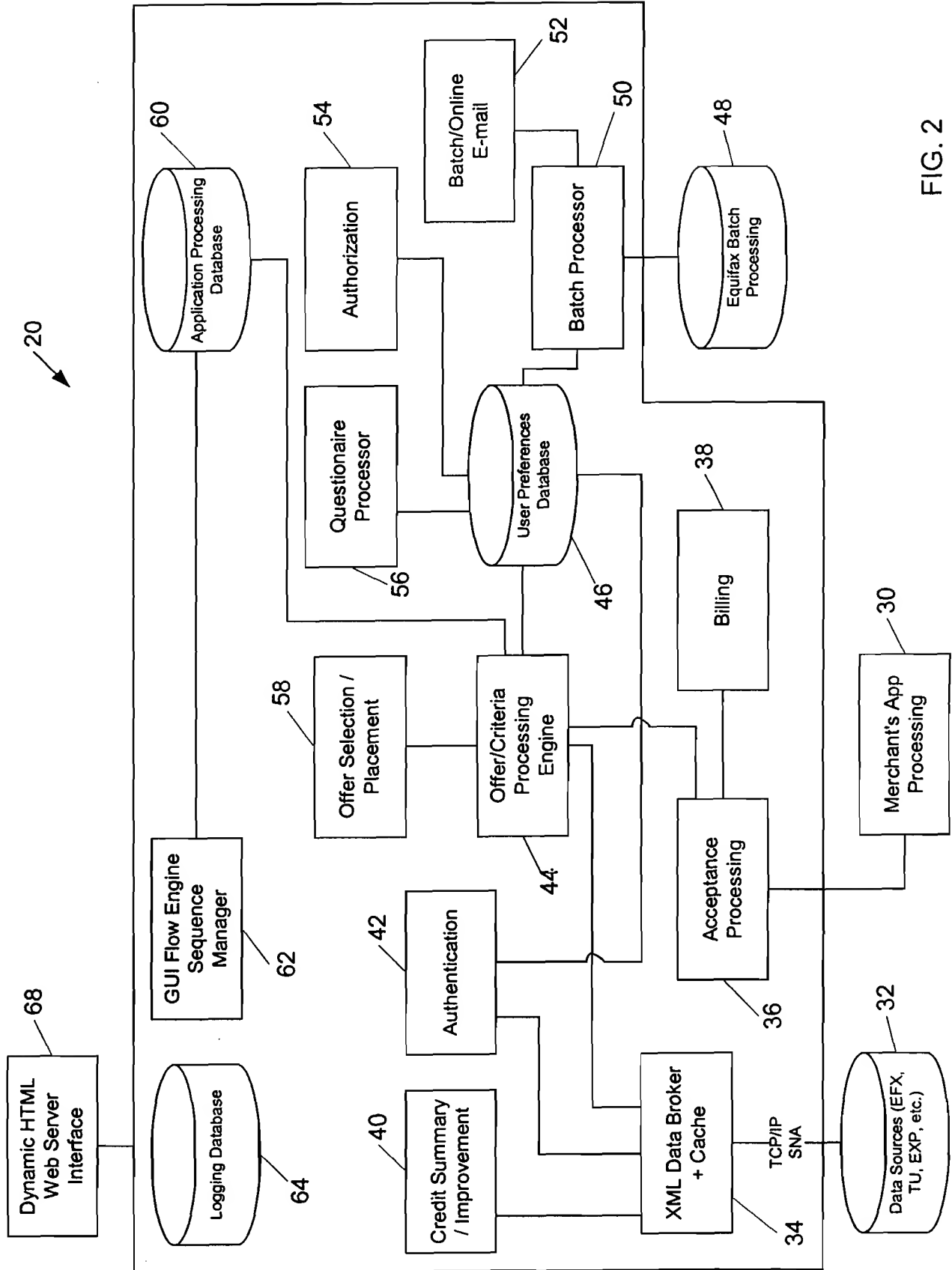


FIG. 2

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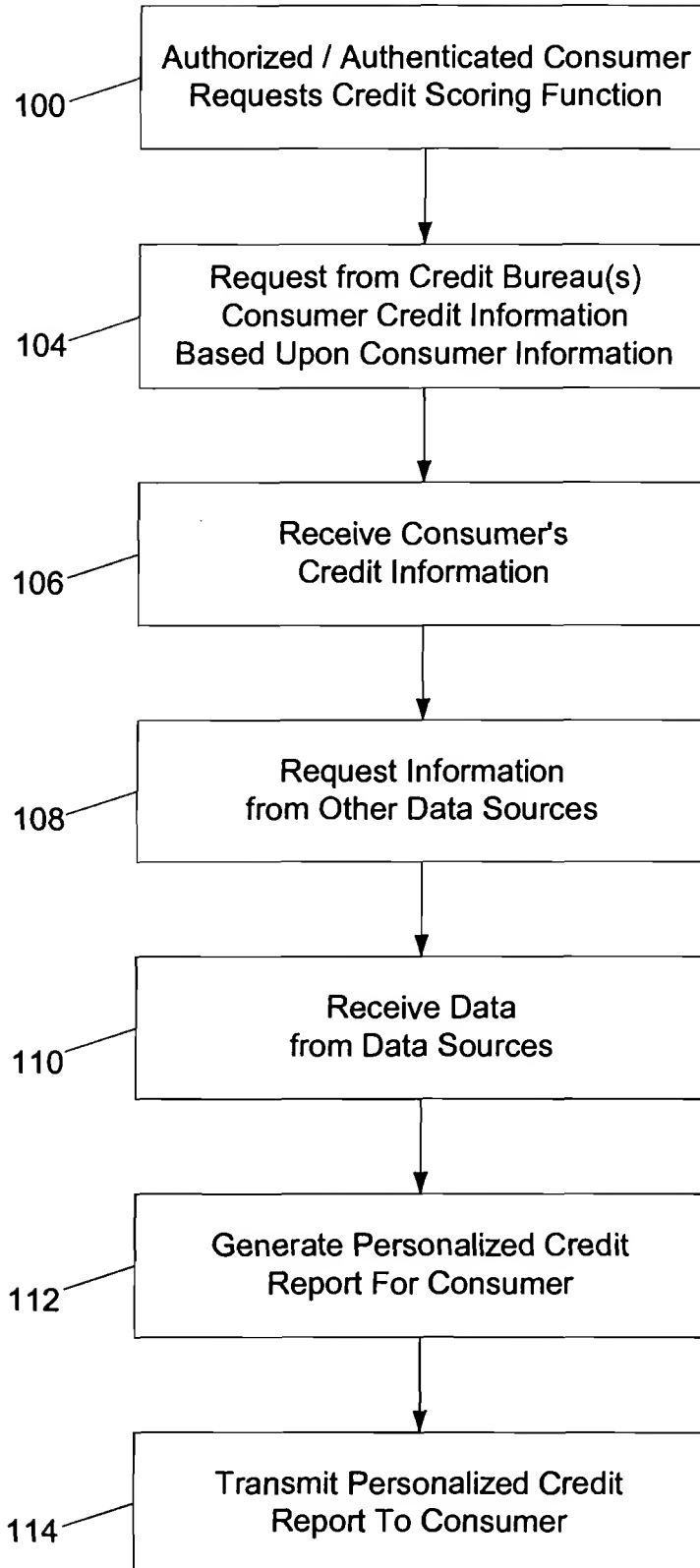
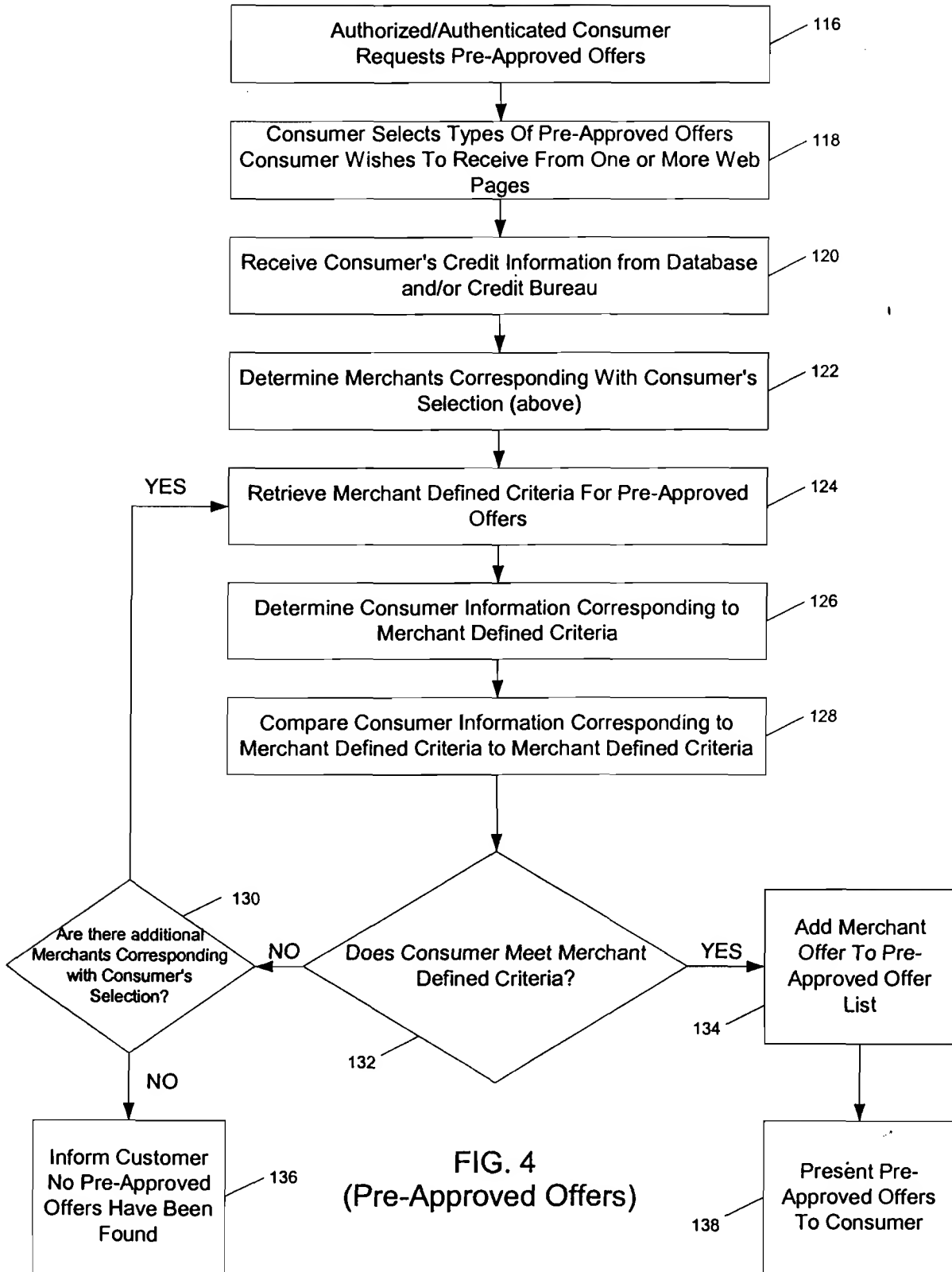


FIG. 3
(Credit Scoring)

REPLACEMENT SHEET



(Replacement Sheet)

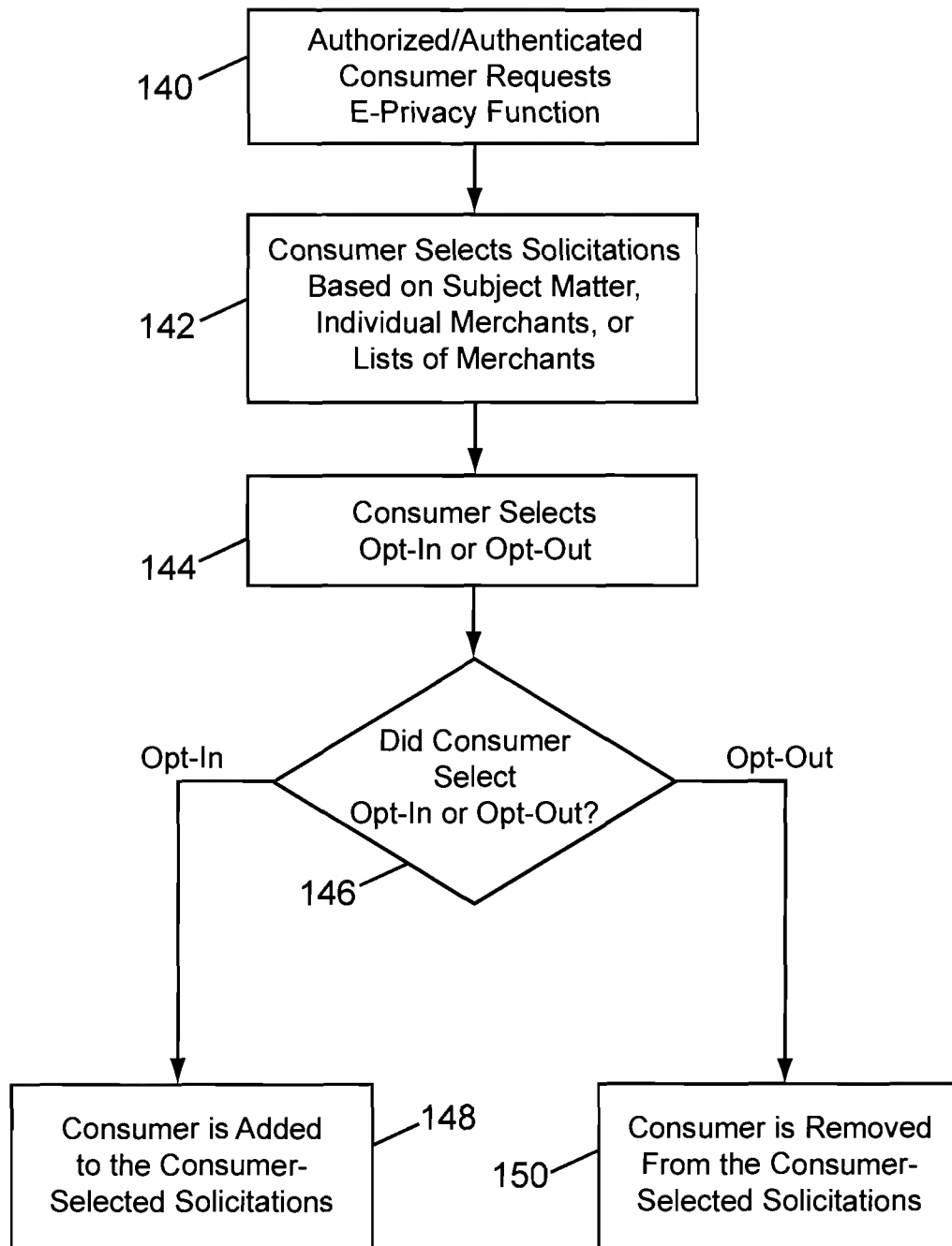


FIG. 5
(E-Privacy)

(Replacement Sheet)

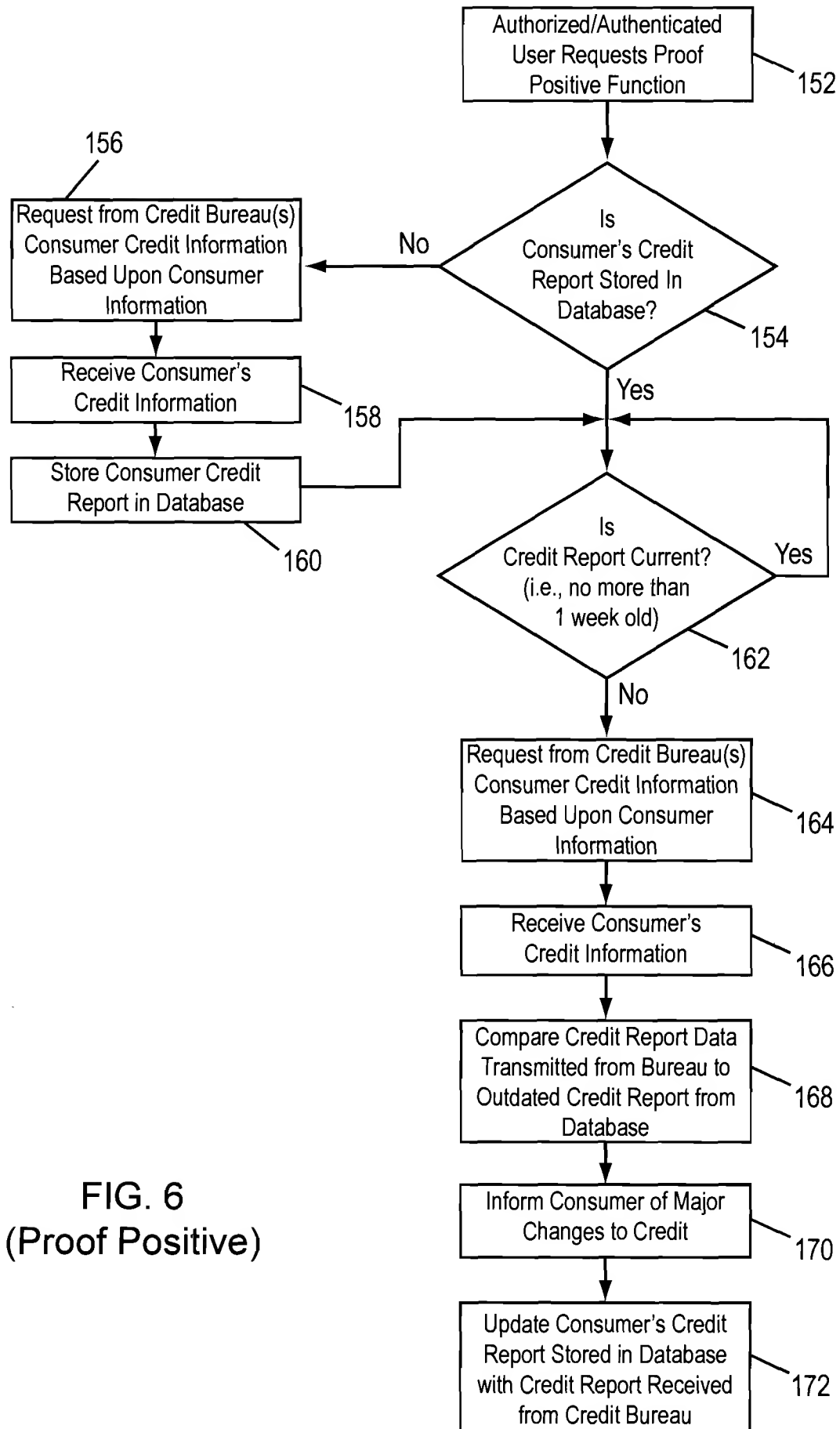


FIG. 6
(Proof Positive)